



Order Filed on June 29, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
M&T Bank

In Re:  
Scott J. Appel

Debtor.

Case No.: 19-21156 JKS

Adv. No.:

Hearing Date: 6/9/2022 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING OBJECTION TO  
MOTION TO REINSTATE**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: June 29, 2022**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING OBJECTION TO MOTION TO REINSTATE

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon an objection to motion to reinstate as to real property located at 264 Levinberg Lane, Wayne Twp, NJ, 07470, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Camille J. Kassar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 8, 2022, Debtor is due for the February 2022 through June 2022 post-petition payments for a total post-petition default of \$12,745.55 (5 @ \$2,615.38, less suspense \$331.35); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$8,100.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance in the arrears through and including June are to be paid by July 15, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2022, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$350.00 for objection to motion to reinstate, totaling \$700.00, which is to be paid through Debtor's Chapter 13 plan and the objection is hereby resolved.